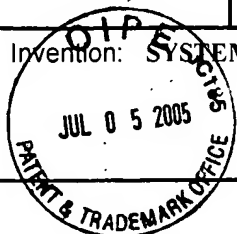
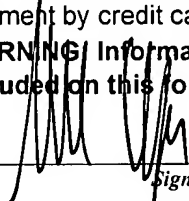
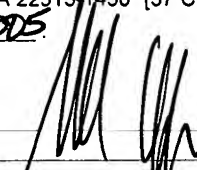
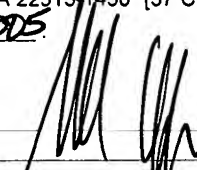
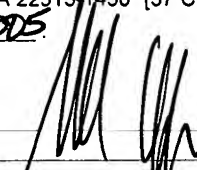


2.F.28624

<b>AMENDMENT TRANSMITTAL LETTER (Small Entity)</b>					Docket No. 8614.61							
Applicant(s): Blake L. Reynolds												
Application No. 10/039,905	Filing Date January 4, 2002	Examiner Stefano Karmis	Customer No. 21999	Group Art Unit 3624	Confirmation No. 8720							
Invention: <b>SYSTEMS AND METHODS FOR ADVANCING COLLECTIONS ON UNPAID DEBTS</b>												
 <b>COMMISSIONER FOR PATENTS:</b>												
Transmitted herewith is an amendment in the above-identified application.												
<input checked="" type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27												
The fee has been calculated and is transmitted as shown below.												
<b>CLAIMS AS AMENDED</b>												
	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST # PREV. PAID FOR	NUMBER EXTRA CLAIMS PRESENT	RATE	ADDITIONAL FEE							
TOTAL CLAIMS	18 -	23 =	0	x \$25.00	\$0.00							
INDEP. CLAIMS	4 -	4 =	0	x \$100.00	\$0.00							
Multiple Dependent Claims (check if applicable) <input type="checkbox"/>					\$0.00							
<b>TOTAL ADDITIONAL FEE FOR THIS AMENDMENT</b>					<b>\$0.00</b>							
<input checked="" type="checkbox"/> No additional fee is required for amendment. <input type="checkbox"/> Please charge Deposit Account No. _____ in the amount of _____ <input type="checkbox"/> A check in the amount of _____ to cover the filing fee is enclosed. <input checked="" type="checkbox"/> The Director is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. <b>500843</b> <input checked="" type="checkbox"/> Any additional filing fees required under 37 C.F.R. 1.16. <input type="checkbox"/> Any patent application processing fees under 37 CFR 1.17. <input type="checkbox"/> Payment by credit card. Form PTO-2038 is attached.												
<b>WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.</b>												
 _____ Signature			Dated: <b>June 30, 2005</b>									
<b>Michael F. Krieger</b> Registration No. 35,232 Kirton & McConkie 1800 Eagle Gate Tower 60 East South Temple Salt Lake City, Utah 84111 Telephone: (801)328-3600			<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td colspan="2">I certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to "Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450" [37 CFR 1.8(a)] on</td> </tr> <tr> <td style="text-align: center;"><b>June 30, 2005</b></td> <td style="text-align: center;">(Date)</td> </tr> <tr> <td colspan="2" style="text-align: center;">             Signature of Person Mailing Correspondence  <b>Michael F. Krieger</b>            Typed or Printed Name of Person Mailing Correspondence         </td> </tr> </table>				I certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to "Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450" [37 CFR 1.8(a)] on		<b>June 30, 2005</b>	(Date)	 Signature of Person Mailing Correspondence <b>Michael F. Krieger</b> Typed or Printed Name of Person Mailing Correspondence	
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<b>June 30, 2005</b>	(Date)											
 Signature of Person Mailing Correspondence <b>Michael F. Krieger</b> Typed or Printed Name of Person Mailing Correspondence												
CC:												



PATENT APPLICATION  
Docket No.: 8614.61

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:		)	
	Blake L. Reynolds	)	
Serial No.:	10/039,905	)	Art Unit
		)	3624
Filed:	January 4, 2002	)	
For:	SYSTEMS AND METHODS FOR ADVANCING COLLECTIONS ON UNPAID DEBTS	)	
Examiner:	Stefano Karmis	)	

**RESPONSE**

MAIL STOP: NON FEE AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This correspondence is responsive to the Office Action mailed June 17, 2005 for the above-referenced application. The following Response addresses every rejection set forth in the Office Action, thus placing the application in condition for allowance.